



Nevada Public Employee's Benefits Program

PY2027 Rates and Benefits

Updated Rate Scenario Based on Board Approval

March 19, 2026



Premium Rate Formula

PY2026 Current Premiums

Published Rates plus (+) Reserve Replenishment less (-) Base Subsidy equals (=) Participant Premium

PY2027 Premiums

Budget Rates + Rate Adjustment - Base Subsidy = Participant Premium

Scenario 1D: Plan-Specific Rates with 2-YR Phase-In for EPO/HMO and 3-YR Phase-In for All Other Plans

December 2025 Approved Plan Design – State Actives

State Actives	Current PY2026 Rates				Proposed PY2027 Rates				PY27 vs. PY26
	Published Rates	+ Reserve Replenishment	- Base Subsidy	= Participant Premium	Budget Rates	+ Rate Adjustment	- Base Subsidy	= Participant Premium	Premium Difference
CDHP									
Participant	\$849.22	\$12.28	\$806.24	\$55.26	\$819.54	\$2.56	\$766.84	\$55.26	\$0.00
Participant + Spouse	\$1,683.52	\$21.18	\$1,390.76	\$313.94	\$1,624.28	\$12.46	\$1,322.80	\$313.94	\$0.00
Participant + Children	\$1,162.09	\$15.62	\$1,025.44	\$152.27	\$1,121.32	\$6.28	\$975.32	\$152.28	\$0.01
Participant + Family	\$1,996.38	\$24.52	\$1,609.96	\$410.94	\$1,926.06	\$16.16	\$1,531.28	\$410.94	\$0.00
LDPPO/Copay									
Participant	\$885.75	\$12.28	\$806.24	\$91.79	\$1,063.80	(\$136.78)	\$766.84	\$160.18	\$68.39
Participant + Spouse	\$1,756.57	\$21.18	\$1,390.76	\$386.99	\$2,112.78	(\$268.66)	\$1,322.80	\$521.32	\$134.33
Participant + Children	\$1,212.30	\$15.62	\$1,025.44	\$202.48	\$1,457.16	(\$186.24)	\$975.32	\$295.60	\$93.12
Participant + Family	\$2,083.12	\$24.52	\$1,609.96	\$497.68	\$2,506.16	(\$318.14)	\$1,531.28	\$656.74	\$159.06
EPO/HMO									
Participant	\$1,013.87	\$12.28	\$806.24	\$219.91	\$1,309.40	(\$161.32)	\$766.84	\$381.24	\$161.33
Participant + Spouse	\$2,012.81	\$21.18	\$1,390.76	\$643.23	\$2,603.98	(\$318.98)	\$1,322.80	\$962.20	\$318.97
Participant + Children	\$1,388.47	\$15.62	\$1,025.44	\$378.65	\$1,794.86	(\$220.44)	\$975.32	\$599.10	\$220.45
Participant + Family	\$2,387.41	\$24.52	\$1,609.96	\$801.97	\$3,089.44	(\$378.08)	\$1,531.28	\$1,180.08	\$378.11

For Plan Year 2027:

- Experience-based rates by plan (no cross-subsidies)
- Full application of AEGIS/REGI
- Phase-in cost: **\$32.4M in PY2027 only**

PY27 premium changes range from \$0 in CDHP to \$378.11 for EPO/HMO family from PY26

Scenario 1D: Plan-Specific Rates with 2-YR Phase-In for EPO/HMO and 3-YR Phase-In for All Other Plans

December 2025 Approved Plan Design – State Retirees

State Retirees	Current PY2026 Rates			Proposed PY2027 Rates				PY27 vs. PY26 Premium Difference
	Published Rates	- Base Subsidy	= Participant Premium	Budget Rates	+ Rate Adjustment	- Base Subsidy	= Participant Premium	
CDHP								
Participant	\$842.96	\$564.90	\$278.06	\$813.26	\$33.50	\$568.70	\$278.06	\$0.00
Participant + Spouse	\$1,677.26	\$974.45	\$702.81	\$1,617.98	\$65.86	\$981.02	\$702.82	\$0.01
Participant + Children	\$1,155.82	\$718.48	\$437.34	\$1,115.02	\$45.64	\$723.32	\$437.34	\$0.00
Participant + Family	\$1,990.12	\$1,128.03	\$862.09	\$1,919.76	\$77.96	\$1,135.62	\$862.10	\$0.01
LDAPPO/Copay								
Participant	\$879.48	\$564.90	\$314.58	\$1,057.50	(\$116.14)	\$568.70	\$372.66	\$58.08
Participant + Spouse	\$1,750.30	\$974.45	\$775.85	\$2,106.50	(\$233.08)	\$981.02	\$892.40	\$116.55
Participant + Children	\$1,206.04	\$718.48	\$487.56	\$1,450.88	(\$160.00)	\$723.32	\$567.56	\$80.00
Participant + Family	\$2,076.86	\$1,128.03	\$948.83	\$2,499.86	(\$276.94)	\$1,135.62	\$1,087.30	\$138.47
EPO/HMO								
Participant	\$1,007.60	\$564.90	\$442.70	\$1,303.10	(\$145.84)	\$568.70	\$588.56	\$145.86
Participant + Spouse	\$2,006.54	\$974.45	\$1,032.09	\$2,597.70	(\$292.30)	\$981.02	\$1,324.38	\$292.29
Participant + Children	\$1,382.21	\$718.48	\$663.73	\$1,788.58	(\$200.76)	\$723.32	\$864.50	\$200.77
Participant + Family	\$2,381.15	\$1,128.03	\$1,253.12	\$3,083.16	(\$347.20)	\$1,135.62	\$1,600.34	\$347.22

For Plan Year 2027:

- Experience-based rates by plan (no cross-subsidies)
- Full application of AEGIS/REGI
- 3-YR phase-in cost **\$32.4M in PY2027 only**

PY27 premium changes range \$0 in CDHP to \$347.22 for EPO/HMO family from PY26

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